

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

**Dorothy E. Murphy**  
Debtor(s)

Bankruptcy Case No.: 16-20430-JAD  
Doc. #78  
Chapter: 13  
Docket No.: 79 - 78  
Concil. Conf.: September 19, 2019 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **July 29, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **August 12, 2019**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **September 19, 2019 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: June 12, 2019

cm: All Creditors and Parties In Interest

Jeffery A. Deller  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Dorothy E. Murphy  
 Debtor

Case No. 16-20430-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: skoz  
 Form ID: 410

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 Total Noticed: 32

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db +Dorothy E. Murphy, 126 Sheffield Drive, Delmont, PA 15626-1717  
 cr Springleaf Financial Services of Pennsylvania, Inc, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C., One Montgomery Plaza, Suite 706, 425 Swede Street, Norristown, PA 19401  
 14176644 +Advanced Disposal, PO Box 74008047, Chicago, IL 60674-8047  
 14176645 +Barclaycard Services, PO Box 13337, Philadelphia, PA 19101-3337  
 14176646 +Best Buy/Citibank, PO Box 9001007, Louisville, KY 40290-1007  
 14176648 +Chase Freedom, PO Box 15153, Wilmington, DE 19886-5153  
 14176650 +Claire Fujishima, 15827 Manhattan Place, Gardena, CA 90247-3648  
 14243483 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
 14176653 +KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14176652 +Karen Luffe, 526 Wall Avenue, Wilmerding, PA 15148-1444  
 14176654 +Macy's, PO Box 78008, Phoenix, AZ 85062-8008  
 14176656 +NTB/Citibank, PO Box 9001006, Louisville, KY 40290-1006  
 14176657 Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760  
 14176658 +Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577  
 14176660 +Slate Chase, PO Box 15153, Wilmington, DE 19886-5153  
 14188316 +Springleaf Financial Services of Pennsylvania, Inc, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C., 425 Swede Street, One Montgomery Plaza, Suite 706, Norristown, PA 19401-4852  
 14176663 The Hempfield Township Municipal Aith, 1145 Woodward Drive, Greensburg, PA 15601  
 14176664 +Total Card Inc./Merrick Bank, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: Hcabankruptcy-courtnotices@hcamerica.com Jun 13 2019 02:41:00  
 Hyundai Motor Finance, PO Box 20829, Fountain Valley, CA 92728-0829  
 14229149 +E-mail/Text: bncmail@w-legal.com Jun 13 2019 02:40:22 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14187663 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 13 2019 02:37:43 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14176647 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 13 2019 02:37:43 Capital One Bank NA, PO Box 71083, Charlotte, NC 28272-1083  
 14176649 +E-mail/Text: kristin.villneauve@allianceoneinc.com Jun 13 2019 02:38:51  
 Citibank, NA/Sears Mastercard, c/o Alliance One Receivables Management, PO Box 3107, Southeastern, PA 19398-3107  
 14211277 +E-mail/Text: Hcabankruptcy-courtnotices@hcamerica.com Jun 13 2019 02:41:00  
 Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809  
 14176651 +E-mail/Text: Hcabankruptcy-courtnotices@hcamerica.com Jun 13 2019 02:41:00  
 Hyundai Motor Finance, PO Box 650805, Dallas, TX 75265-0805  
 14222943 +E-mail/Text: bankruptcypdt@mcmcg.com Jun 13 2019 02:40:01 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 14243898 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 13 2019 02:37:28  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14176659 +E-mail/Text: bankruptcypdt@quickenloans.com Jun 13 2019 02:40:33 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906  
 14182091 E-mail/PDF: cbp@onemainfinancial.com Jun 13 2019 02:37:38 SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731  
 14176661 E-mail/PDF: cbp@onemainfinancial.com Jun 13 2019 02:37:38 Springleaf Financial, PO Box 742536, Cincinnati, OH 45274  
 14176662 +E-mail/PDF: gecscedi@recoverycorp.com Jun 13 2019 02:37:25 Synchrony Bank/JC Penney, PO Box 960090, Orlando, FL 32896-0090  
 14228690 +E-mail/Text: bankruptcysts@alorica.com Jun 13 2019 02:38:48  
 Systems & Services Technologies, Inc., 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
 14176655 ##+Mary Tressler, 252 Knickerbocker Drive, Pittsburgh, PA 15235-4727

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: skoz  
Form ID: 410

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Total Noticed: 32

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Quicken Loans Inc. andygornall@latouflawfirm.com  
Craig H. Fox on behalf of Creditor Springleaf Financial Services of Pennsylvania, Inc.  
cfox@foxandfoxlaw.com, bankruptcy@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
Kenneth M. Steinberg on behalf of Debtor Dorothy E. Murphy julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Michael J. Graml on behalf of Creditor Springleaf Financial Services of Pennsylvania, Inc.  
mattorney@neo.rr.com, mjgraml@verizon.net  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winneccour cmeecf@chapter13trusteeewdpa.com  
William E. Craig on behalf of Creditor Hyundai Motor Finance ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8